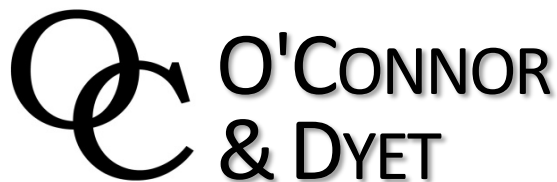


EXHIBIT 2



A Professional Corporation
Attorneys Licensed In Multiple Jurisdictions

January 27, 2023

Writer's Contact Information
bill.schrank@occlaw.com
602.241.7016

Jason Ray Drew
1453 Camelot Drive
Corona CA 92882
(Potential BI Claim – Unrepresented)

Matilde Barrera
Office Manager
Mehr & Associates
17500 Red Hill Ave, Suite #210
Irvine, CA 92614
mbarrera@mehrfirm.com
WC Client/Claimant: Jason Ray Drew
WC Claim No. 1384041

Holly Spears, Subrogation Specialist
National Interstate Insurance Company
P.O. Box 521
Richfield, OH 44286
Holly.Spears@natl.com
WC Lien re Jason Drew
WC Claim No. 1384041

Sam Prest, Claims Manager
2271 Lava Ridge Court Suite 120
Roseville, CA 95661
sam@firerecoveryusa.com
Fire Recovery USA LLC
(Service Invoice for Fire & Rescue)

Amanda Hutchins
Senior Associate Attorney
Knox, Lemmon & Anapolsky
11249 Gold Country Blvd., Ste. 140
Gold River, CA 95670
ahutchins@klalawfirm.com
Client/Claimant: Hendrickson Truck Lines, Inc. (tractor damage – no collision coverage)

Jami White
Cruz & Associates P.C.
1212 E Osborn Road
Phoenix, AZ 85014
jwhite@cruzfirm.com
Client/Claimant: Carmelo Patino
(BI Claim)

Trisha Amarantes, Claims Professional
Travelers Indemnity Company of CT
PO Box 5076
Hartford CT 06102
tamaran@travelers.com
Insured/Claimant: Giuliano-Pagano Corp
Claim No. FSL1149
(Vehicle Damage Subro Claim)

Steve Davidson, Claims Legal
Representative
Law Offices of Christina M. Tribbia
P.O. Box 248916
Oklahoma City, OK 73124
james.davidson@farmersinsurance.com
Insured/Claimants: Alicia Jo and Jon Foucher
Claim No. 5014269543
(Farmers Ins. Subro Claim – Vehicle Damage - WAIVED)

Ben Jemsek
Zachar Law Firm, P.C.
714 E. Rose Lane
Phoenix, AZ 85014
bjemsek@zacharlaw.com
Client/Claimant: Leah Rekowski
(BI/Wrongful Death Claim)

January 27, 2023

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John P. Leader, Esq.
Leader Law Firm
405 W. Cool Drive, Suite 107
Tucson, Arizona 85704

john@leaderlawaz.com

**Client/Claimant: Leah Rekowski
(BI/Wrongful Death Claim)**

Harold Holguin, General Adjuster
Network Adjusters, Inc.

Stanford Place I

8055 East Tufts Avenue, Suite 600

Denver, CO 80237

hholguin@networkadjusters.com

Insured: Benny Whitehead, Inc.

Subro Claim No. 2021023613

Allied World Surplus Lines Ins. Co.

(Tractor-trailer damage)

Alan J. Clark

Sr. Executive General Adjuster

Sompo International

Engle Martin & Associates

5565 Glenridge Connector, Suite 900

Atlanta, GA 30342

aclark@englemartin.com

Insured: Benny Whitehead, Inc.

File No. 1000348129

(Cargo Damage Subro Claim by SubroIQ)

Terry D. Wade; Shea Bergen

Subrogation Specialist

SubroIQ

P.O. Box 962

Coraopolis PA 15108

Shea.Bergen@subroiq.com

Insured: Benny Whitehead, Inc.

Claim No. 10498874

(Cargo Damage Claim)

Robert Dale Fogel

Mikal K. Fogel

2335 E. Page Mill Drive

Green Valley, AZ 85614

(Potential BI Claim – Unrepresented)

David Lippman and Kimberly Earp

Lippman Recupero, LLC

PO Box 13928

Tucson AZ 85732

David.Lippman@lippmanrecupero.com

Kimberly.Earp@lippmanrecupero.com

Insured: Robert Fogel

(State Farm Subro Claim Vehicle Damage)

(S.F. Claim No. 03-25S8-53M)

Heather Bushor

Shapiro Law Team

5725 N. Scottsdale Road Suite 110

Scottsdale, AZ 85250

heather@shapirolawaz.com

Clients: Brandy White, Breshawna Brown

NaJon Brown, Alahni Brown

Gloria Faltenberg

Kemper Subrogation Department

2211 Butterfield Road Ste 2200

Downers Grove, IL 60515

ggarciafaltenberg@kemper.com

Insured: Brandy White

Claim No. 2110081692

(Kemper Subro Claim Vehicle Damage)

Re: Skyward Specialty Insurance Company

Claim No. #GC020314

Insured: Cosmos Express, Inc. and Renato Trujillo Ocampo

DOL: October 6, 2021

All:

This letter follows my letter of December 2, 2022. Since then, I have been contacted by several of you who have given me corrected information about your clients, insureds, claims and damages. Some of you have been forthright in your claims and patient in having them resolved. Thank you. I ask that you be patient just a bit longer.

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I want to thank Farmers Insurance for agreeing to waive its subrogation claim concerning the property damage to the "Alicia Jo Foucher" vehicle, recognizing that the value of its claim was insignificant in light of the injuries and damages sustained by others.

In a situation like this where there are multiple claimants and limited insurance funds (\$1 million), Skyward Specialty Insurance Company (liability carrier for Cosmos Express, Inc. d/b/a Day Night Logistics) could file a formal Interpleader Action in court. Doing so would require service of the Interpleader Complaint on you and/or your clients and require that you file an Answer/Response in Court. Thereafter, the Court would require you to submit your claim for damages and ultimately, the Court would allocate the available insurance funds, or designate an arbitrator/mediator to do so. Following the Interpleader course of action could take six months or longer and cost you fees and expenses.

Rather than filing an Interpleader Action, Skyward Insurance has allowed me to retain Craig Phillips of Skelly, Oberbillig & Phillips, LLC to review and evaluate your respective claims, and determine a proposed allocation of the insurance proceeds to each of you. Mr. Phillips has extensive experience in mediating and arbitrating claims. His contact information is as follows:

Craig W. Phillips, Mediator
Skelly, Oberbillig & Phillips, LLC
1313 E. Osborn Road, Suite 120
Phoenix, AZ 85014
Email: cphillips@sopadr.com
Business Phone: (602) 277-8228

By way of this letter, I encourage all of you to contact Mr. Phillips and submit your respective claims to him by March 17, 2023. You can also ask him questions or bring to his attention special aspects of your claim. After that deadline, Mr. Phillips will evaluate the materials submitted to him and issue a letter with his proposed allocation of the insurance funds.

I am asking that all of you agree to this process, and that Mr. Phillips' decision will be binding on all of you. By accepting Mr. Phillips' allocation, you and your clients will agree to sign a settlement agreement and release, releasing Cosmos Express, Inc. d/b/a Day Night Logistics, Renato Trujillo Ocampo, and Skyward Specialty Insurance Company for all claims, injuries and damages you or your clients have sustained/incurred because of the accident of October 6, 2021. Once you and/or your client execute a Settlement Agreement and Release, Skyward will promptly issue the funds allocated by Mr. Phillips to your clients/claim.

This process only works if everybody is agreeable. Otherwise, we are either forced to have everybody participate in a mediation which may be difficult to arrange due to the number of claims. Also, a mediation would be more time consuming and costly for everyone. A formal Interpleader Action would be more time consuming and costly to everybody.

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Within ten (10) business days of receipt of this letter, please send me an email confirming your agreement and consent to this process.

There is also a possibility that without everyone's agreement, Mr. Phillips may still review the claims of those who are agreeable to the process and make an allocation of funds. Those who do not participate, although still preserving their claims against Cosmos Express and Mr. Ocampo, will likely find themselves without a financial source of recovery. A judgement against Cosmos Express and Mr. Ocampo will not be worth anything, or you will spend a lot of time, effort and money attempting to execute on the judgment.

I also encourage those of you who may have other recovery resources (under insured motorist coverage, collision coverage, etc.) to utilize those.

Finally, attached as **Exhibit A** to this letter is my summary of the known claims. I have shared this with Mr. Phillips. I encourage you to contact him and myself if information is missing or if I have made mistakes.

Kindest regards,

O'CONNOR & DYET



William J. Schrank
WJS/tsg
Enclosure